

**In the Claims:**

1. (Previously Presented) A method comprising:  
receiving at least one risk/return preference associated with an user;  
selecting, on behalf of the user, an investment instrument from a plurality of investment instruments, in which the act of selecting is based on at least one risk/return preference of the user;  
storing the selected investment instrument in an investment trust, in which the investment trust comprises a plurality of selected investment instruments and is traded as a single security on an exchange;  
transmitting a request to trade at least one share of the investment trust, in which the at least one share corresponds to an ownership interest in a percentage of each selected investment instrument of the investment trust;  
receiving a request to redeem the at least one share for a corresponding ownership interest in the investment trust; and  
transmitting a value associated with the corresponding ownership interest.
2. (Previously Presented) The method of claim 1, further comprising  
generating a database of investment instruments that is available for selection.
3. (Cancelled).
4. (Previously Presented) The method of claim 1, further comprising:  
determining a plurality of values associated with the investment instrument at a plurality of times; and  
storing the plurality of values in a database.
5. (Previously Presented) The method of claim 4, in which the act of selecting the investment instrument is based on the plurality of values stored the database.

6. (Previously Presented) The method of claim 1, further comprising  
receiving a request for a financial report;  
generating the financial report; and  
transmitting the financial report to the user.
7. (Previously Presented) The method of claim 1, further comprising:  
determining that the investment instrument has expired; and  
replacing the expired investment instrument with a second investment instrument, in  
which the second investment instrument comprises a risk/return ratio that is similar to a  
risk/return ratio associated with the expired investment instrument.
- 8-16. (Cancelled).
17. (Currently Amended) The method of claim 1, in which the investment ~~instruments~~  
instrument further comprises at least one of:  
a stock, a bond, a debt instrument, an exchange traded-fund, a mutual fund, a  
currency, a commodity, an equity investment, a futures investment, and a dividend-paying  
investment, ~~and any other suitable asset~~.
18. (Previously Presented) The method of claim 1, in which the risk/return preference  
comprises at least one of:  
a growth in equity that is selected by the user,  
a rate of return that is selected by the user, and  
a level of risk that is selected by the user.
- ~~20~~ 19. (Currently Amended) The method of claim 1, in which the act of selecting the  
investment instrument further comprises at least one of:

determining that a growth in equity of the investment instrument is greater than the growth in equity selected by the user;

determining that a rate of return of the investment instrument is greater than the rate of return that is selected by the user;

determining that a level of risk of the investment instrument is less than a level of risk selected by the user;

determining that a growth in equity of the investment instrument is greater than the growth in equity provided by each of the plurality of investment instruments;

determining that a return in yield of the investment instrument is greater than the return in yield provided by each of the plurality of investment instruments; and

determining that a level of risk of the investment instrument is less than the level of risk selected by the user.

~~21~~ 20. (Currently Amended) An apparatus comprising:

a processor; and

a memory, in which the memory stores instructions which, when executed by the processor, direct the processor to perform the method of claim 1.

~~22~~ 21. (Currently Amended) The apparatus of claim ~~21~~ 20, in which the instructions further direct the processor to perform the method of claim 2.

~~23~~ 22. (Cancelled).

~~24~~ 23. (Currently Amended) The apparatus of claim ~~21~~ 20, in which the instructions further direct the processor to perform the method of claim 4.

~~25~~ 24. (Previously Presented) The apparatus of claim ~~24~~ 23, in which the act of selecting the investment instrument is based on the plurality of values stored in the database.

~~26~~ 25. (Previously Presented) The apparatus of claim ~~24~~ 20, in which the instructions further direct the processor to perform the method of claim 6.

~~27~~ 26. (Previously Presented) The apparatus of claim ~~24~~ 20, in which the instructions further direct the processor to perform the method of claim 7.

27. (New) The apparatus of claim 20, in which the investment instrument comprises at least one of:

a stock, a bond, a debt instrument, an exchange traded-fund, a mutual fund, a currency, a commodity, an equity investment, a futures investment and a dividend-paying investment.

28. (New) The apparatus of claim 20, in which the risk/return preference comprises at least one of:

a growth in equity that is selected by the user,  
a rate of return that is selected by the user, and  
a level of risk that is selected by the user.

29. (New) The apparatus of claim 20, in which the instructions further direct the processor to perform the method of claim 19.

30. (New) An article of manufacture comprising:

a storage medium, in which the storage medium stores instructions which, when executed by a processor, direct the processor to perform the method of claim 1.